

Online Annual Report System (OARS) User Guide Commonwealth of Massachusetts Division of Banks

Executive Office of Housing and Economic Development
Information Technology Services

Contents

1	Introduction	2
2	Overview	2
3	Logging In	4
4	Changing Your Password	5
5	Troubleshooting: Recovering Your Login ID	6
6	Troubleshooting: Recovering Your Password	7
7	Manage User Accounts – ADMIN ONLY	8
8	Home Page	10
	a. Admin User View	10
	b. Other Users’ View	11
9	Annual Report Forms Page	12
10	BLR Summary	13
11	BLR Detail	15
12	Schedule N	18
	a. Summary	18
	b. Schedule N Detail (Part 1)	21
	c. Schedule N Detail (Part 2)	22
13	Contacts Summary	23
14	Contact Detail	24
15	Main Office and Branches	27
16	Attestation	32
17	Submission	35
18	Contact Information	37

1 Introduction

In prior years, banks and credit unions ('institutions') have been required to submit their Annual Report data to the Division of Banks on paper forms. Beginning with calendar year 2014, this process will be automated via the OARS (Online Annual Report System) Portal:

<https://apps.sca.state.ma.us/OARSWebPortal/Public/Login.aspx>

This new website eliminates the need for institutions to download, fill out, and mail paper forms to the Division. All annual report data will be entered and saved within the portal. When this process is complete, Division staff will review and approve Annual Reports via a separate web application.

2 Overview

There are three institution user types within the OARS system: Admin, Director/Attestor, and Data Entry. The following chart describes the tasks available to each user type.

Role	User Management	Data Entry	Attestation	Submission
Admin	X	X	X	X
Attestor		X	X	X
Data Entry		X		

The Admin must be the President and/or CEO of the institution. This person is required to attest to the Annual Report prior to submission, but may delegate the Annual Report data entry function to one or more Data Entry user(s).

There are three steps in the new Annual Report process:

1. Data entry
2. Attestation (CEO and Directors/Trustees only)
3. Submission (CEO and Directors/Trustees only)

The BLR and Schedule N data entry forms remain as before. The modification form has been replaced by individual pages for Contacts, and Main Office and Branches. Each is described in further detail later in this document.

Attestations are collected on a single page with a signature box for each of the four attestors for your institution.

After all attestations are complete, the system enables the submission function on the Home page. Your submitted Report will be reviewed by the Division for completeness and accuracy.

3 Logging In

When you first enter the Portal, you'll be presented with the screen below (Figure 1).

1. If you are the Admin, your login credentials will have been supplied by the Division.
2. All other users will have their user account and credentials created and administered by the Admin. Please see him or her with any login questions or issues.
3. All users are required to change their password when logging in for the first time (see Figure 2).

The screenshot shows the login page of the OARS Portal. At the top, there is a blue header with the Mass.gov logo, navigation links for State Agencies and A-Z Topics, an alert bar stating 'Alert - No Active Alerts', and links to skip to main content or need help resizing text. Below the header, the page title is 'The Official Website of the Office of Consumer Affairs & Business Regulation (OCABR)'. The main heading is 'Consumer Affairs and Business Regulation'. A search bar is located on the right, with a dropdown menu set to 'in Office of Consumer Affairs' and a 'SEARCH' button. A horizontal menu below the heading contains links for Banking and Finance, Insurance, Consumer Rights and Resources, Licensing, Data Privacy and Security, Media, and Agencies. The main content area starts with 'Welcome to the OARS Portal'. Below this, a message states: 'If you are a new user, please see your institution's Annual Report Admin to obtain a login ID and password.' The login form includes fields for 'Login ID:' and 'Password:', a 'Sign In' button, and links for 'I forgot my login ID' and 'I forgot my password'. To the right of the login form, there is a link 'Important: Before You Begin' and a section titled 'Browser Requirements' with a list: 1. 128-bit encryption support, 2. Internet Explorer 9.0 or higher, and 3. Adobe Reader, downloadable for free [here](#). At the bottom left, contact information for the Division of Banks is provided: 'Contact the Division of Banks at DOB_DIS@state.ma.us'. The footer contains copyright information: '© 2014 Commonwealth of Massachusetts. Mass.Gov® is a registered service mark of the Commonwealth of Massachusetts.' and links for 'Site Policies' and 'Contact Us'.

Figure 1 – Login page

4 Changing Your Password

Mass.gov State Agencies | A-Z Topics Alert - No Active Alerts Skip to main content | Need help resizing text?

The Official Website of the Office of Consumer Affairs & Business Regulation (OCABR)

Consumer Affairs and Business Regulation

Search... in Office of Consumer Affairs SEARCH

Banking and Finance Insurance Consumer Rights and Resources Licensing Data Privacy and Security Media Agencies

[Logout](#)

Password Change

Please enter in your current password and then the new password:

Current Password:

New Password:

Confirm Password:

© 2014 Commonwealth of Massachusetts.
Mass.Gov® is a registered service mark of the Commonwealth of Massachusetts.

[Site Policies](#) [Contact Us](#)

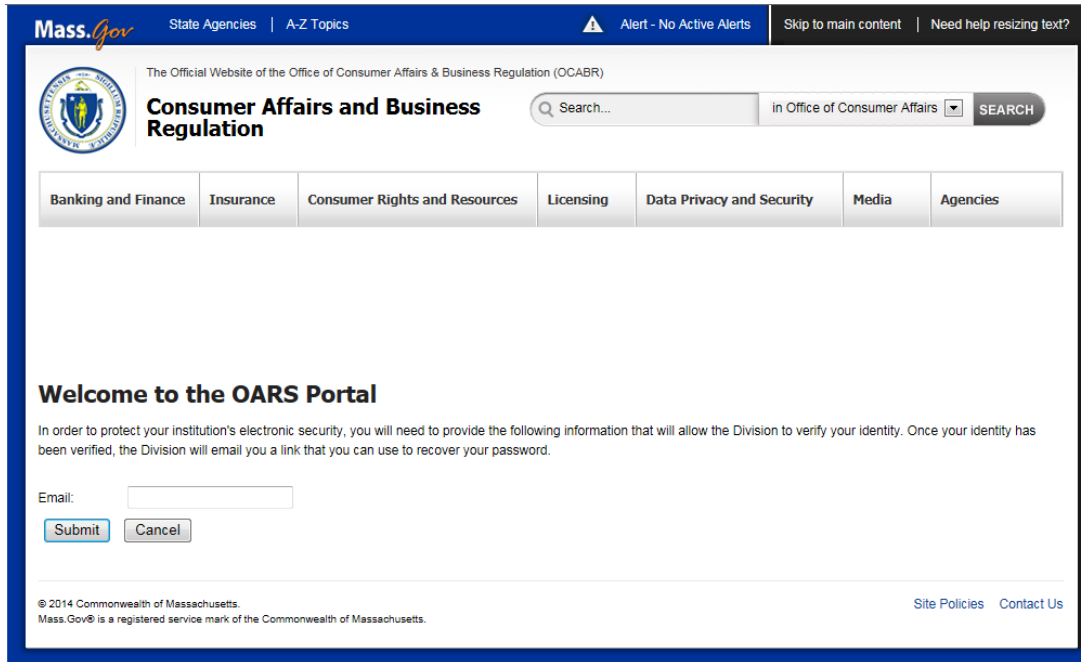
Figure 2 – Change password page

The new password requirements are as follows:

- Between eight and twelve characters
- One upper case letter
- One lower case letter
- One number
- One special character: ((~!@#\$%^&*()_+<>+.,':;{}))

5 Troubleshooting: Recovering Your Login ID

1. Click on the 'I forgot my login ID' link on the Login page
2. Enter the email associated with your account and click 'Submit'(Figure 3)
3. You'll receive an email with the subject 'OARS - Login ID Recovery'
4. Follow the instructions in the email to retrieve your login ID



The screenshot shows the 'Consumer Affairs and Business Regulation' portal. At the top, there's a blue header with 'Mass.gov', 'State Agencies', 'A-Z Topics', and an alert banner. Below the header, the page title is 'The Official Website of the Office of Consumer Affairs & Business Regulation (OCABR)'. The main heading is 'Consumer Affairs and Business Regulation'. A search bar is present with a dropdown menu set to 'in Office of Consumer Affairs'. Below this is a navigation bar with links: 'Banking and Finance', 'Insurance', 'Consumer Rights and Resources', 'Licensing', 'Data Privacy and Security', 'Media', and 'Agencies'. The main content area is titled 'Welcome to the OARS Portal'. It contains a paragraph explaining the need for identity verification. Below this is a form with an 'Email:' label, a text input field, and 'Submit' and 'Cancel' buttons. At the bottom, there's a footer with copyright information and links to 'Site Policies' and 'Contact Us'.

Mass.gov State Agencies | A-Z Topics Alert - No Active Alerts Skip to main content | Need help resizing text?

The Official Website of the Office of Consumer Affairs & Business Regulation (OCABR)

Consumer Affairs and Business Regulation

Search... in Office of Consumer Affairs SEARCH

Banking and Finance Insurance Consumer Rights and Resources Licensing Data Privacy and Security Media Agencies

Welcome to the OARS Portal

In order to protect your institution's electronic security, you will need to provide the following information that will allow the Division to verify your identity. Once your identity has been verified, the Division will email you a link that you can use to recover your password.

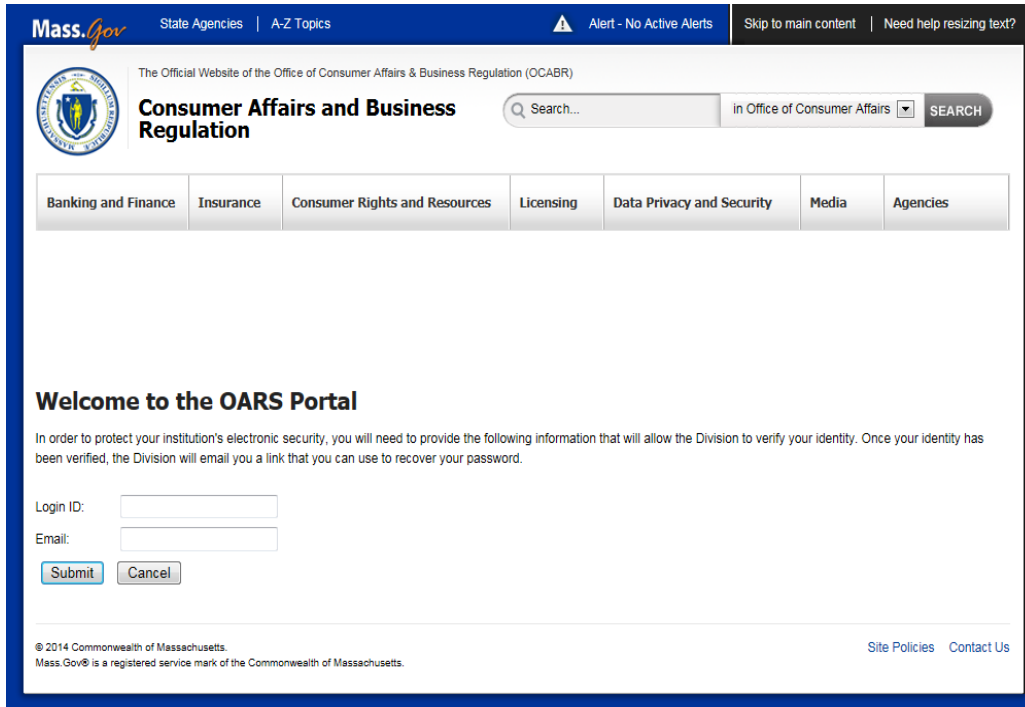
Email:

© 2014 Commonwealth of Massachusetts. Mass.Gov® is a registered service mark of the Commonwealth of Massachusetts. Site Policies Contact Us

Figure 3 – Login ID recovery screen

6 Troubleshooting: Recovering Your Password

1. Click on the 'I forgot my password' link on the Login page
2. Enter your login ID and email, and click 'Submit' (Figure 4)
3. You'll receive an email with the subject 'OARS - Password Recovery'
4. Follow the instructions in the email to retrieve your password



The screenshot shows the 'Consumer Affairs and Business Regulation' portal. At the top, there's a blue header with 'Mass.gov', 'State Agencies', 'A-Z Topics', and an alert bar. Below the header, the page title is 'The Official Website of the Office of Consumer Affairs & Business Regulation (OCABR)'. The main heading is 'Consumer Affairs and Business Regulation'. A search bar is present with the text 'in Office of Consumer Affairs' and a 'SEARCH' button. Below the search bar is a navigation menu with links: 'Banking and Finance', 'Insurance', 'Consumer Rights and Resources', 'Licensing', 'Data Privacy and Security', 'Media', and 'Agencies'. The main content area is titled 'Welcome to the OARS Portal'. It contains a paragraph explaining the password recovery process: 'In order to protect your institution's electronic security, you will need to provide the following information that will allow the Division to verify your identity. Once your identity has been verified, the Division will email you a link that you can use to recover your password.' Below this text are two input fields: 'Login ID:' and 'Email:'. There are 'Submit' and 'Cancel' buttons at the bottom of the form. The footer includes copyright information: '© 2014 Commonwealth of Massachusetts. Mass.Gov® is a registered service mark of the Commonwealth of Massachusetts.' and links for 'Site Policies' and 'Contact Us'.

Mass.gov State Agencies | A-Z Topics Alert - No Active Alerts Skip to main content | Need help resizing text?

The Official Website of the Office of Consumer Affairs & Business Regulation (OCABR)

Consumer Affairs and Business Regulation

Search... in Office of Consumer Affairs SEARCH

Banking and Finance Insurance Consumer Rights and Resources Licensing Data Privacy and Security Media Agencies

Welcome to the OARS Portal

In order to protect your institution's electronic security, you will need to provide the following information that will allow the Division to verify your identity. Once your identity has been verified, the Division will email you a link that you can use to recover your password.

Login ID:

Email:

© 2014 Commonwealth of Massachusetts.
Mass.Gov® is a registered service mark of the Commonwealth of Massachusetts.

[Site Policies](#) [Contact Us](#)

Figure 4 – Sample password recovery screen

7 Manage User Accounts – ADMIN ONLY

Once you've logged in and successfully changed your own password, you'll need to complete your account setup and create accounts for the other users. The Manage Accounts page may be accessed via the Home page (Figure 7), and is available only to you as the Admin.

Mass.gov State Agencies | A-Z Topics Alert - No Active Alerts [Skip to main content](#) | [Need help resizing text?](#)

The Official Website of the Office of Consumer Affairs & Business Regulation (OCABR)

Consumer Affairs and Business Regulation

Search... in Office of Consumer Affairs

Banking and Finance Insurance Consumer Rights and Resources Licensing Data Privacy and Security Media Agencies

Home > Enter Annual Report > Manage Accounts [Logout](#)

Banks and Credit Unions - Manage Accounts

Manage User Accounts

First Name	Init	Last Name	User Name	New Password	Confirm Password	Email	Role	Action
Sam		Smith	OARSADI	•••••	•••••	test@test.com	Admin/President	<input type="button" value="Save"/> <input type="button" value="Cancel"/>

The password must contain at least 1 lower-case letter, 1 capital letter, 1 digit, 1 special character (~!@#\$%^&*()_+<>-+,:;{}) and the length should be between 8 and 12 characters.

© 2014 Commonwealth of Massachusetts. Mass.Gov® is a registered service mark of the Commonwealth of Massachusetts. [Site Policies](#) [Contact Us](#)

Figure 5 – Manage Accounts page with completed Admin user

First, complete your own information:

1. Click on 'Edit' for Admin user account
2. Add first and last name, new and confirm passwords, and email
3. Click 'Save' button in the 'Action' column at far right

Next, add the other users' accounts. You must enter exactly three additional Attestors (i.e. Directors/Trustees), but may have an unlimited number of Data Entry users. Repeat Steps 1 through 3 below for each new user account.

1. Click 'Add User' button
2. Enter first and last name, user name, new and confirm passwords, email, and role
3. Click 'Save' hyperlink in 'Action' column at far right

Please note: Editing a user record will require you to enter a new and confirmation password.

Mass.gov State Agencies | A-Z Topics Alert - No Active Alerts Skip to main content Need help resizing text?

The Official Website of the Office of Consumer Affairs & Business Regulation (OCABR)

Consumer Affairs and Business Regulation

Search... in Office of Consumer Affairs **SEARCH**

[Banking and Finance](#) [Insurance](#) [Consumer Rights and Resources](#) [Licensing](#) [Data Privacy and Security](#) [Media](#) [Agencies](#)

[Home](#) > [Enter Annual Report](#) > [Manage Accounts](#)

[Logout](#)

Banks and Credit Unions - Manage Accounts

Manage User Accounts

First Name	Init	Last Name	User Name	New Password	Confirm Password	Email	Role	Action
Sam		Smith	OARSADMIN			test@test.com	Admin/President/CEO	Unlock Edit Delete
Jan		Smith	OARSATT1			test@test.com	Attestor/Director	Unlock Edit Delete
Joe		Smith	OARSATT2			test@test.com	Attestor/Director	Unlock Edit Delete
Kate		Smith	OARSATT3			test@test.com	Attestor/Director	Unlock Edit Delete
Bob		Smith	OARSENTRY			test@test.com	Data_Entry	Unlock Edit Delete

[Add User](#)

Your information was saved successfully

© 2014 Commonwealth of Massachusetts. Mass.Gov® is a registered service mark of the Commonwealth of Massachusetts. [Site Policies](#) [Contact Us](#)

Figure 6 – Manage Accounts page with all users added

8 Home Page

a. Admin User View

The screenshot shows the Mass.gov website interface for an Admin user. The header includes the Mass.gov logo, navigation links for State Agencies and A-Z Topics, and a status bar with an alert icon and text: "Alert - No Active Alerts", "Skip to main content", and "Need help resizing text?". Below the header, the page title is "The Official Website of the Office of Consumer Affairs & Business Regulation (OCABR)". The main heading is "Consumer Affairs and Business Regulation". A search bar is present with the text "Search..." and a dropdown menu set to "in Office of Consumer Affairs". A "SEARCH" button is to the right. Below the search bar is a horizontal menu with tabs: "Banking and Finance", "Insurance", "Consumer Rights and Resources", "Licensing", "Data Privacy and Security", "Media", and "Agencies". The "Home" link is visible. A "Logout" link is in the top right corner. The "Main Menu" section prompts the user to "Please select an activity:" and lists several links: "Enter Annual Report", "Attestation", "Contacts", "Current Annual Report Pdf", "View Prior Annual Report Submissions (Current Reporting Year) (There are no pdfs to view)", "View Annual Report Archives (Prior Years) (There are no pdfs to view)", "Manage User Accounts", and "Change Password". A section titled "The Annual Report cannot be submitted:" contains three red bullet points: "Four attestations must be entered.", "You must either indicate that there are no BLRs or you must enter at least one BLR.", and "You must either indicate that there is no Schedule N or you must enter at least one subsidiary." Below this, there is a checkbox labeled "I want to submit this Annual Report" and a "Submit Annual Report" button. The footer contains copyright information: "© 2014 Commonwealth of Massachusetts. Mass.Gov® is a registered service mark of the Commonwealth of Massachusetts." and links for "Site Policies" and "Contact Us".

Mass.gov State Agencies | A-Z Topics Alert - No Active Alerts Skip to main content Need help resizing text?

The Official Website of the Office of Consumer Affairs & Business Regulation (OCABR)

Consumer Affairs and Business Regulation Search... in Office of Consumer Affairs SEARCH

Banking and Finance Insurance Consumer Rights and Resources Licensing Data Privacy and Security Media Agencies

Home Logout

Main Menu

Please select an activity:

[Enter Annual Report](#)
[Attestation](#)
[Contacts](#)
[Current Annual Report Pdf](#)
[View Prior Annual Report Submissions \(Current Reporting Year\) \(There are no pdfs to view\)](#)
[View Annual Report Archives \(Prior Years\) \(There are no pdfs to view\)](#)
[Manage User Accounts](#)
[Change Password](#)

The Annual Report cannot be submitted:

- Four attestations must be entered.
- You must either indicate that there are no BLRs or you must enter at least one BLR.
- You must either indicate that there is no Schedule N or you must enter at least one subsidiary.

☐ I want to submit this Annual Report Submit Annual Report

© 2014 Commonwealth of Massachusetts. Mass.Gov® is a registered service mark of the Commonwealth of Massachusetts. Site Policies Contact Us

Figure 7 – Home page view for Admin user

(‘Manage User Accounts’ link is available)

b. Other Users' View

Mass.gov State Agencies | A-Z Topics Alert - No Active Alerts Skip to main content Need help resizing text?

The Official Website of the Office of Consumer Affairs & Business Regulation (OCABR)

Consumer Affairs and Business Regulation

Search... in Office of Consumer Affairs SEARCH

Banking and Finance Insurance Consumer Rights and Resources Licensing Data Privacy and Security Media Agencies

Home Logout

Main Menu

Please select an activity:

- [Enter Annual Report](#)
- [Attestation](#)
- [Contacts](#)
- [Current Annual Report Pdf](#)
- [View Prior Annual Report Submissions \(Current Reporting Year\) \(There are no pdfs to view\)](#)
- [View Annual Report Archives \(Prior Years\) \(There are no pdfs to view\)](#)
- [Manage User Accounts](#)
- [Change Password](#)

The Annual Report cannot be submitted:

- You do not have the security rights to submit the Annual Report
- Four attestations must be entered.
- You must either indicate that there are no BLRs or you must enter at least one BLR.
- You must either indicate that there are no Schedule N or you must enter at least one CUSO.

☐ I want to submit this Annual Report Submit Annual Report

© 2014 Commonwealth of Massachusetts.
Mass.Gov® is a registered service mark of the Commonwealth of Massachusetts. Site Policies Contact Us

Figure 8 – Home page view for Data Entry user and Attestors

(‘Manage User Accounts’ link is disabled)

9 Annual Report Forms Page

Once all users have been created, Annual Report data can be entered. This task can be delegated to a Data Entry user, who can perform all data entry up to the attestation step. Attestation and submission would then be performed by the attestors (one Admin and three directors or trustees).

To begin entering data into the Annual Report, click on 'Enter Annual Report' on the Main Menu (Figure 8).

However, before any annual report data can be entered, a name, title, and phone number for the person preparing the report must be entered. This individual may or may not be the same as the current user. Click the 'Edit' button to enter these fields, and click the 'Update' button when finished. You should then see a message saying that your data was saved successfully.

Mass.gov State Agencies | A-Z Topics Alert - No Active Alerts Skip to main content | Need help resizing text?

The Official Website of the Office of Consumer Affairs & Business Regulation (OCABR)

Consumer Affairs and Business Regulation

Search... in Office of Consumer Affairs SEARCH

Banking and Finance Insurance Consumer Rights and Resources Licensing Data Privacy and Security Media Agencies

Home > Enter Annual Report Logout

Enter Annual Report

Before entering the current year's Annual Report, a preparer for your organization must be provided. Please update the preparer information if the person has changed.

Form	Purpose	Last Update Date	Last Modified By
BLR	Insider Loans		
Schedule N	Subsidiary/CUSO activities		
Contact Summary	View/edit all institution contact persons		
Main Office and Branches	View/edit all institution branches		
Attestation	Final approval and signature by Officers and Directors		No persons have attested.

* When all data entry is completed. Submitted Annual Reports cannot be edited.

Preparer Information

Name of person preparing report: Title: Phone:

Your information was saved successfully

© 2014 Commonwealth of Massachusetts. Mass.Gov® is a registered service mark of the Commonwealth of Massachusetts. Site Policies Contact Us

Figure 9 – Annual Report Forms page with preparer data completed

10 BLR Summary

Click 'BLR' on the Enter Annual Report page.

BLR data is not carried over from prior years, so you'll see the following screen each time you begin a new Annual Report.

If you have no insider loans to report, indicate this by checking the box in the center of the page, and clicking 'Save'.

If you have BLR loans, click 'Add BLR'.

As a reminder, the following insider loans must be reported:

- Directors/Trustees
- President
- Executive vice-president
- Senior vice-president
- Treasurer
- Any other officer who participates in major policy functions of the institution

The screenshot shows the 'BLR Summary' page on the Mass.gov website. The page header includes the Mass.gov logo, navigation links for State Agencies and A-Z Topics, an alert for no active alerts, and links to skip to main content or need help resizing text. The main content area features the Office of Consumer Affairs & Business Regulation (OCABR) logo and title, a search bar, and a navigation menu with links to Banking and Finance, Insurance, Consumer Rights and Resources, Licensing, Data Privacy and Security, Media, and Agencies. The breadcrumb trail shows the path: Home > Enter Annual Report > BLR Summary. The 'BLR Summary' section contains a checkbox labeled 'We have no BLR Loans this year' and a 'Save' button. Below this, it states 'There are currently no loans' and provides an 'Add BLR' button. The footer includes copyright information for 2014 Commonwealth of Massachusetts and links to Site Policies and Contact Us.


Figure 10 – BLR Summary page

Mass.gov

State Agencies | A-Z Topics

Alert - No Active Alerts

Skip to main content | Need help resizing text?



The Official Website of the Office of Consumer Affairs & Business Regulation (OCABR)

Consumer Affairs and Business Regulation

Search...

in Office of Consumer Affairs

SEARCH

Banking and Finance

Insurance

Consumer Rights and Resources

Licensing

Data Privacy and Security

Media

Agencies

Home > Enter Annual Report > BLR Summary

Logout

BLR Summary

We have no BLR Loans this year ☒

Save

Add BLR

Your information was saved successfully

© 2014 Commonwealth of Massachusetts.
Mass Gov® is a registered service mark of the Commonwealth of Massachusetts.

Site Policies

Contact Us

Figure 11 – BLR Summary page after no loans have been indicated

14

11 BLR Detail

The page displays text boxes for:

1. First (name of person subject to report)
2. Last (name of person subject to report)
3. Title (of person subject to report)
4. Company type (if person is not related through institution)
5. [Full name of] Borrower
6. Company type (if borrower is not related through institution)

The screenshot shows the 'BLR Detail' page on the Mass.gov website. The header includes the Mass.gov logo, navigation links for 'State Agencies' and 'A-Z Topics', an alert banner for 'Alert - No Active Alerts', and links for 'Skip to main content' and 'Need help resizing text?'. The main content area features the OCABR logo and the title 'Consumer Affairs and Business Regulation'. A search bar is present with the text 'Search...' and a dropdown menu set to 'In Office of Consumer Affairs'. Below this is a horizontal menu with links: 'Banking and Finance', 'Insurance', 'Consumer Rights and Resources', 'Licensing', 'Data Privacy and Security', 'Media', and 'Agencies'. A breadcrumb trail reads 'Home > Enter Annual Report > BLR Summary > BLR'. A 'Logout' link is in the top right. The main heading is 'BLR Detail'. A paragraph explains the reporting requirement: 'In accordance with the statute, please report any loan or extension of credit in any manner to any (1) officer, (2) director/trustee, or (3) principal stockholder of (a) the reporting institution, (b) its holding company or (c) any subsidiary of its holding company, and (d) any loan or extension of credit in any manner to any company which is controlled by such officer, director/trustee, or principal stockholder.' The form fields are: 'First: James', 'Last name of person subject to report: Clark', 'Title: Vice President', 'If above named is related other than through the Bank, Trust Company or Credit Union, please enter company type: [empty]', 'Borrower: Ann Clark', and 'If Borrower's relationship to the above named person is other than the Bank, Trust company or Credit Union, please enter company type: [empty]'. There are 'Save' and 'Cancel' buttons. Below the form is an 'Add New BLR Loan' button. A footer section contains the text 'Co-operative Banks, Chapter 170, Section 19, Savings Banks, Chapter 168, Section 20, Trust Companies, Chapter 172, Section 18, Credit Unions, Chapter 171, Section 26.' and 'THIS IS A PUBLIC RECORD'. The bottom footer includes copyright information '© 2014 Commonwealth of Massachusetts. Mass.Gov® is a registered service mark of the Commonwealth of Massachusetts.' and links for 'Site Policies' and 'Contact Us'.

Mass.gov State Agencies | A-Z Topics Alert - No Active Alerts Skip to main content | Need help resizing text?

The Official Website of the Office of Consumer Affairs & Business Regulation (OCABR)

Consumer Affairs and Business Regulation Search... In Office of Consumer Affairs SEARCH

Banking and Finance Insurance Consumer Rights and Resources Licensing Data Privacy and Security Media Agencies

Home > Enter Annual Report > BLR Summary > BLR Logout

BLR Detail

In accordance with the statute, please report any loan or extension of credit in any manner to any (1) officer, (2) director/trustee, or (3) principal stockholder of (a) the reporting institution, (b) its holding company or (c) any subsidiary of its holding company, and (d) any loan or extension of credit in any manner to any company which is controlled by such officer, director/trustee, or principal stockholder.

First: Last name of person subject to report: Title:

If above named is related other than through the Bank, Trust Company or Credit Union, please enter company type:

Borrower:

If Borrower's relationship to the above named person is other than the Bank, Trust company or Credit Union, please enter company type:

Co-operative Banks, Chapter 170, Section 19, Savings Banks, Chapter 168, Section 20, Trust Companies, Chapter 172, Section 18, Credit Unions, Chapter 171, Section 26.

THIS IS A PUBLIC RECORD

© 2014 Commonwealth of Massachusetts.
Mass.Gov® is a registered service mark of the Commonwealth of Massachusetts.

Site Policies Contact Us

Figure 12 – BLR Detail page

Once the above information is saved, a loan grid becomes visible:

Mass.gov State Agencies | A-Z Topics Alert - No Active Alerts Skip to main content | Need help resizing text?

The Official Website of the Office of Consumer Affairs & Business Regulation (OCABR)

Consumer Affairs and Business Regulation Search... in Office of Consumer Affairs SEARCH

Banking and Finance Insurance Consumer Rights and Resources Licensing Data Privacy and Security Media Agencies

Home > Enter Annual Report > BLR Summary > BLR

[Logout](#)

BLR Detail

In accordance with the statute, please report any loan or extension of credit in any manner to any (1) officer, (2) director/trustee, or (3) principal stockholder of (a) the reporting institution, (b) its holding company or (c) any subsidiary of its holding company, and (d) any loan or extension of credit in any manner to any company which is controlled by such officer, director/trustee, or principal stockholder.

Your information was saved successfully

First: Last name of person subject to report: Title:

If above named is related other than through the Bank, Trust Company or Credit Union, please enter company type:

Borrower:

If Borrower's relationship to the above named person is other than the Bank, Trust company or Credit Union, please enter company type:

BLR Detail Information

Original Amount	Rate of Interest	Date of Loan (MM/DD/YYYY)	Type of Loan	Type of Security	Value of Security	Terms of Payment (i.e., Monthly, Annually, etc.)	Current Balance	Default Principal	Default Interest	Number of Months in Default	Action
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="button" value="Save"/> <input type="button" value="Cancel"/>

Co-operative Banks, Chapter 170, Section 19, Savings Banks, Chapter 168, Section 20, Trust Companies, Chapter 172, Section 18, Credit Unions, Chapter 171, Section 26.

THIS IS A PUBLIC RECORD

© 2014 Commonwealth of Massachusetts. Mass.Gov® is a registered service mark of the Commonwealth of Massachusetts. [Site Policies](#) [Contact Us](#)

Figure 13 – BLR Detail page with loan grid

- The first eight columns of the grid (through 'Current Balance') are required.
- The interest rate must be entered as n.nnn (i.e. '3.250' for 3.25%).
- Please enter all money fields as whole dollars
- Click 'Save'
- Multiple loans may be added for the same individual by clicking 'Add New BLR Loan'.

Mass.gov

State Agencies | A-Z Topics

Alert - No Active Alerts

Skip to main content | Need help resizing text?

The Official Website of the Office of Consumer Affairs & Business Regulation (OCABR)

Consumer Affairs and Business Regulation

in Office of Consumer Affairs

SEARCH

Banking and Finance

Insurance

Consumer Rights and Resources

Licensing

Data Privacy and Security

Media

Agencies

Home > Enter Annual Report > BLR Summary > BLR

Logout

BLR Detail

In accordance with the statute, please report any loan or extension of credit in any manner to any (1) officer, (2) director/trustee, or (3) principal stockholder of (a) the reporting institution, (b) its holding company or (c) any subsidiary of its holding company, and (d) any loan or extension of credit in any manner to any company which is controlled by such officer, director/trustee, or principal stockholder.

First:

Last name of person subject to report:

Title:

If above named is related other than through the Bank, Trust Company or Credit Union, please enter company type:

Borrower:

If Borrower's relationship to the above named person is other than the Bank, Trust company or Credit Union, please enter company type:

Edit

BLR Detail Information

Original Amount	Rate of Interest	Date of Loan (MM/DD/YYYY)	Type of Loan	Type of Security	Value of Security	Terms of Payment (i.e., Monthly, Annually, etc.)	Current Balance	Default Principal	Default Interest	Number of Months in Default	Action
\$10,000	2.225	12/10/2014	HELOC	House	\$300,000	Biweekly	\$8,256	\$0	\$0	0	<div>Edit</div> <div>Delete</div>

Add New BLR Loan

Your information was saved successfully

Co-operative Banks, Chapter 170, Section 19, Savings Banks, Chapter 168, Section 20, Trust Companies, Chapter 172, Section 18, Credit Unions, Chapter 171, Section 26.

THIS IS A PUBLIC RECORD

© 2014 Commonwealth of Massachusetts.
Mass.Gov® is a registered service mark of the Commonwealth of Massachusetts.

Site Policies | Contact Us

Figure 14 – BLR Detail page with one new loan

17

12 Schedule N

To enter subsidiary/CUSO data, Click 'Schedule N' on the Enter Annual Report page (Figure 9).

PLEASE NOTE:

ALL INSTITUTIONS WITH SUBSIDIARIES /CUSO'S ARE REQUIRED TO COMPLETE THE DATA FOR EACH COMPANY BEFORE SUBMITTING THEIR FIRST ELECTRONIC ANNUAL REPORT. THE DATA WILL BE SAVED FOR SUBSEQUENT YEARS, SO ONLY EDITS/CHANGES WILL NEED TO BE MADE GOING FORWARD.

INCOMPLETE SCHEDULE N DATA WILL RESULT IN YOUR ANNUAL REPORT NOT BEING APPROVED BY THE DIVISION OF BANKS.

a. Summary

The screenshot shows the 'Schedule N Summary' page on the Mass.gov website. The header includes the Mass.gov logo, navigation links for 'State Agencies' and 'A-Z Topics', an alert banner stating 'Alert - No Active Alerts', and links for 'Skip to main content' and 'Need help resizing text?'. Below the header is the 'Consumer Affairs and Business Regulation' section, featuring the OCABR logo, a search bar, and a dropdown menu set to 'in Office of Consumer Affairs'. A horizontal menu contains links for 'Banking and Finance', 'Insurance', 'Consumer Rights and Resources', 'Licensing', 'Data Privacy and Security', 'Media', and 'Agencies'. The breadcrumb trail reads 'Home > Enter Annual Report > Schedule N Summary'. A 'Logout' link is in the top right. The main heading is 'Schedule N Summary'. A paragraph explains the checkbox functionality: 'Please use the checkbox below to indicate that there were no changes or additions last year to the Subsidiaries/CUSO's for your institution. Once the box is checked, existing Subsidiaries/CUSO's will be not be displayed. To edit these companies or add a new one, uncheck the box and your data will be displayed.' Below this is a checkbox labeled 'We have no Schedule N additions or updates this year' which is checked, followed by a 'Save' button. A section titled 'CUSOs for Athol Credit Union' shows a text box with 'No Subsidiaries/CUSOs Found' and an 'Add New CUSO' button. The footer contains copyright information for 2014, a note about Mass.Gov being a registered service mark, and links for 'Site Policies' and 'Contact Us'.


Figure 15- Schedule N Summary page with no subsidiaries/CUSO's

Mass.gov

State Agencies | A-Z Topics

Alert - No Active Alerts

Skip to main content | Need help resizing text?



The Official Website of the Office of Consumer Affairs & Business Regulation (OCABR)

Consumer Affairs and Business Regulation

In Office of Consumer Affairs

SEARCH

Banking and Finance

Insurance

Consumer Rights and Resources

Licensing

Data Privacy and Security

Media

Agencies

Home > Enter Annual Report > Schedule N Summary

Logout

Schedule N Summary

If you have no subsidiaries/CUSOs, please indicate this by checking the box below.

For institutions with new or existing subsidiaries/CUSOs, you must provide ALL required data for each company as a prerequisite for the approval of your Annual Report. Click on each company name to view and enter its Schedule N detail. Contact information will carry over to next year's Annual Report; however, financial information will need to be updated every year.

We have no subsidiaries/CUSOs

Save

Subsidiaries for ABC Bank

Name	Action
ABC Security Corporation	Delete
ABC Security Corporation II	Delete
ABC Security Corporation III	Delete
ABC Trust Company of NH, Inc.	Delete

Add New Subsidiary

© 2014 Commonwealth of Massachusetts.
Mass.Gov® is a registered service mark of the Commonwealth of Massachusetts.

Site Policies | Contact Us

Figure 16- Schedule N Summary page with existing subsidiaries/CUSO's

19

- If you have no subsidiaries/CUSO's to report, indicate this by checking the box in the middle of the page and clicking 'Save'. The screen below (Figure 17) illustrates this scenario.
- To edit an existing subsidiary/CUSO, click on the company name. The system will then display the Schedule N detail page (Figures 18 and 19).
- To add a new subsidiary/CUSO, click 'Add New Subsidiary' (see Figure 16)

The screenshot shows the Mass.gov website header with navigation links for State Agencies, A-Z Topics, and an alert for no active alerts. The main content area is titled 'Consumer Affairs and Business Regulation' and includes a search bar and a navigation menu with categories like Banking and Finance, Insurance, and Consumer Rights and Resources. The 'Schedule N Summary' page is displayed, featuring a message that if there are no subsidiaries/CUSOs, the user should check a box and click 'Save'. The box is checked, and a green message states 'Your information was saved successfully'. The footer includes copyright information for 2014 and links to Site Policies and Contact Us.

Figure 17 – Schedule N Summary page indicating no Schedule N data

b. Schedule N Detail (Part 1)

All fields on this page are required, except the following:

1. Zip
2. Middle Initial [of COO]
3. Date Acquired or Date Commenced Operations
4. Nature of Business Activity
5. Other institutions invested in the subsidiary/CUSO

Mass.gov State Agencies | A-Z Topics **Alert - No Active Alerts** Skip to main content | Need help resizing text?

The Official Website of the Office of Consumer Affairs & Business Regulation (OCABR)

Consumer Affairs and Business Regulation Search... in Office of Consumer Affairs SEARCH

Banking and Finance Insurance Consumer Rights and Resources Licensing Data Privacy and Security Media Agencies

Home > Enter Annual Report > Schedule N Summary > Schedule N [Logout](#)

SCHEDULE N – SUBSIDIARY/CREDIT UNION SERVICE ORGANIZATION ("CUSO") ACTIVITIES

This schedule should display each entity in which the reporting bank or credit union holds not less than 25% ownership. A subsidiary/CUSO should be listed even though it may not represent first tier investments of the bank. This report, which is required on a calendar year basis, should reflect the 12-month period ending December 31, 2013 and be prepared on a GAAP basis. Round off all dollar amounts to the nearest thousand. Please enter ALL dates in MM/DD/YYYY format.

Legal Authority Under which Subsidiary/CUSO Formed (Select One):

Banks:

- ☐ Wholly-owned subsidiary organized and operated solely for the functions which the institution is authorized to perform directly pursuant to G.L. c. 167F, s. 7 or pursuant to G.L. c. 167F s. 2(31).
- ☐ Less-than wholly-owned subsidiary, including limited liability companies, limited liability partnerships, business trusts and corporations, conducting activities directly pursuant to G.L. c. 167F s. 2 or pursuant to G.L. c. 167F s. 2(31).
- ☐ Leeway subsidiary conducting activities pursuant to G.L. c. 167F s. 2(8) otherwise unauthorized by any other provision of law.

Credit Union:

- ☐ Individual investment in a CUSO pursuant to G.L. c. 171 s.8A and 209 CMR 50.07(2)(a).
- ☐ Investment with one or more other institutions in a CUSO pursuant to G.L. c. 171 s.8A and 209 CMR 50.07(2)(a).

Subsidiary/CUSO Detail

Name of Subsidiary/CUSO:

Address Line 1:

Address Line 2:

City:

State:

Zip: If you chose 'International' in State list above, zip code information is not required.

First Name of Chief Operating Officer of Subsidiary/CUSO:

Middle Initial:

Last Name:

Principal Place of Business:

Figure 18 – Schedule N Detail page (top half)

c. Schedule N Detail (Part 2)

Date Subsidiary/CUSO Incorporated:	<input type="text"/>	Please enter valid date in MM/DD/YYYY format
Incorporated in State of:	<input type="text"/>	
Date Acquired or Date Commenced Operations:	<input type="text"/>	Please enter valid date in MM/DD/YYYY format

Nature of Current Business Activity:

- ☐ Business lending
- ☐ Consumer mortgage loan origination
- ☐ Credit card loan origination
- ☐ Student loan origination
- ☐ Loan support
- ☐ Insurance sales
- ☐ Checking and currency services
- ☐ Clerical, professional, and management services
- ☐ Electronic transaction services
- ☐ Financial counseling
- ☐ Leasing
- ☐ Record retention, security, and disaster recovery
- ☐ Trust related services
- ☐ Securities brokerage services
- ☐ Payroll processing
- ☐ Check cashing and money transfer services

Tier:

Tier is the level in the consolidated structure that the subsidiary/CUSO occupies. For example: XYZ Bank makes a direct equity investment in Subsidiary Company A. Subsidiary Company A subsequently makes an equity investment in Subsidiary Company B. Subsidiary Company A would represent a first tier subsidiary and Subsidiary Company B would represent a second tier subsidiary.

Total Equity and/or debt investments in the subsidiary by the owner institution (\$):

Total Assets (\$):

Total Net Worth (\$):

Net Profit or Loss (\$):

Total Shares Outstanding:

Total Shares Owned by the bank/credit union:

Total Shares Owned by the subsidiary/CUSO:

List any other institutions invested in the CUSO described above:

© 2014 Commonwealth of Massachusetts.
Mass.Gov® is a registered service mark of the Commonwealth of Massachusetts.

[Site Policies](#) [Contact Us](#)

Figure 19 – Schedule N Detail page (bottom half)

13 Contacts Summary

- Click 'Contact Summary' on the Enter Annual Report page (Figure 9).
- All existing contact data has been pre-loaded, and should mirror what appears on Mass.gov/dob under 'Find Banks and Credit Unions'
- To view or edit the detail for a specific individual, click on the person's name.
- To add a new contact, click on the 'Add New' button at the bottom left of the summary page.
- Either option will bring you to the contact detail screen in Figure 21.
- Review all contacts' information to ensure it is accurate.

The screenshot shows the Mass.gov website interface. The header includes the Mass.gov logo, navigation links for State Agencies and A-Z Topics, an alert banner stating 'Alert - No Active Alerts', and links to skip to main content or need help resizing text. The main content area features the OCABR logo and name, a search bar, and a dropdown menu set to 'In Office of Consumer Affairs'. A horizontal menu lists various topics: Banking and Finance, Insurance, Consumer Rights and Resources, Licensing, Data Privacy and Security, Media, and Agencies. The breadcrumb trail indicates the path: Home > Enter Annual Report > Contacts Summary. A 'Logout' link is in the top right. The 'Contacts Summary' title is followed by a section for 'Directors/Trustees' with a table listing Joseph V. Smith (Chief Executive Officer & President) and Jane M. Smith (Honorary Director), each with a 'Delete' button. Below this is an 'Officers' section with a table listing Kate Smith Cawley (A/P Operations Officer) and Sam Smith (A/P Security Officer), each with a 'Delete' button. A message states: 'There are no other contacts. Click the 'Add New' button below to add one.' An 'Add New' button is located at the bottom left. The footer contains copyright information for 2014 Commonwealth of Massachusetts and links to Site Policies and Contact Us.

Mass.gov State Agencies | A-Z Topics **Alert - No Active Alerts** Skip to main content | Need help resizing text?

The Official Website of the Office of Consumer Affairs & Business Regulation (OCABR)

Consumer Affairs and Business Regulation Search... In Office of Consumer Affairs SEARCH

Banking and Finance Insurance Consumer Rights and Resources Licensing Data Privacy and Security Media Agencies

Home > Enter Annual Report > Contacts Summary

[Logout](#)

Contacts Summary

Directors/Trustees:

Name	Title	Action
Joseph V. Smith	Chief Executive Officer & President	Delete
Jane M. Smith	Honorary Director	Delete

Officers:

Name	Title	Action
Kate Smith Cawley	A/P Operations Officer	Delete
Sam Smith	A/P Security Officer	Delete

There are no other contacts. Click the 'Add New' button below to add one.

[Add New](#)

© 2014 Commonwealth of Massachusetts. Mass.Gov® is a registered service mark of the Commonwealth of Massachusetts. [Site Policies](#) [Contact Us](#)

Figure 20 – Contacts Summary page

14 Contact Detail

- The three required fields are Role, First Name and Last Name.
- If CEO is selected as the role, an email address is also required (see Figure 22). All CEO's will be added to the Division's email distribution list.
- If the 'I would like to receive email notification from DOB' box is checked for any user, they will also be included on the email distribution list.

Mass.gov State Agencies | A-Z Topics Alert - No Active Alerts Skip to main content | Need help resizing text?

The Official Website of the Office of Consumer Affairs & Business Regulation (OCABR)

Consumer Affairs and Business Regulation Search... in Office of Consumer Affairs SEARCH

Banking and Finance Insurance Consumer Rights and Resources Licensing Data Privacy and Security Media Agencies

Home > Enter Annual Report > Contacts Summary > Contact Detail

[Logout](#)

Contact Detail

Role(s) (Check all that apply):

☐ Chairman ☐ CEO ☐ Director/Trustee ☐ Consumer Contact ☐ Complaints Contact ☐ Operations Contact ☐ Mailing Contact ☐ Officer

Contact Information:

First Name: * Middle Name: Last Name: * Suffix:

Email: * Title (if employee): Telephone:

☐ I would like to receive email notifications from DOB

* Email is required to the CEO/Manager role

Please select at least one role

* First Name is required.

* Last Name is required.

© 2014 Commonwealth of Massachusetts. Mass.Gov® is a registered service mark of the Commonwealth of Massachusetts. [Site Policies](#) [Contact Us](#)


Figure 21 – Contact Detail page with required fields indicated in red

Mass.gov

[State Agencies](#)
[A-Z Topics](#)

Alert - No Active Alerts

[Skip to main content](#)
[Need help resizing text?](#)



The Official Website of the Office of Consumer Affairs & Business Regulation (OCABR)
Consumer Affairs and Business Regulation

in Office of Consumer Affairs

SEARCH

Banking and Finance

Insurance

Consumer Rights and Resources

Licensing

Data Privacy and Security

Media

Agencies

[Home](#) >
[Enter Annual Report](#) >
[Contacts Summary](#) >
Contact Detail

[Logout](#)

Contact Detail

Role(s) (Check all that apply):

☐ Chairman
☒ CEO
☒ Director/Trustee
☐ Consumer Contact
☐ Complaints Contact
☐ Operations Contact
☐ Mailing Contact
☐ Officer

Contact Information:

First Name:
Middle Name:
Last Name:
Suffix:

Email: *
Title (if employee):
Telephone:

☐ I would like to receive email notifications from DOB

* Email is required to the CEO/Manager role

Save

Add Another Contact

Email must be entered when the CEO role is selected

© 2014 Commonwealth of Massachusetts.
Mass.Gov® is a registered service mark of the Commonwealth of Massachusetts.

[Site Policies](#)
[Contact Us](#)


Figure 22 – Contact Detail page showing required email for CEO

Mass.gov

State Agencies | A-Z Topics

Alert - No Active Alerts

Skip to main content | Need help resizing text?



The Official Website of the Office of Consumer Affairs & Business Regulation (OCABR)

Consumer Affairs and Business Regulation

Search...
in Office of Consumer Affairs SEARCH

Banking and Finance

Insurance

Consumer Rights and Resources

Licensing

Data Privacy and Security

Media

Agencies

[Home](#) > [Enter Annual Report](#) > [Contacts Summary](#) > [Contact Detail](#)

[Logout](#)

Contact Detail

Role(s) (Check all that apply):

☐ Chairman ☒ CEO ☒ Director/Trustee ☐ Consumer Contact ☐ Complaints Contact ☐ Operations Contact ☐ Mailing Contact ☐ Officer

Contact Information:

First Name:

Middle Name:

Last Name:

Suffix:

Email: *

Title (if employee):

Telephone:

☐ I would like to receive email notifications from DOB

* Email is required to the CEO/Manager role

Save

Add Another Contact

Your information was saved successfully

© 2014 Commonwealth of Massachusetts.
Mass.Gov® is a registered service mark of the Commonwealth of Massachusetts.

[Site Policies](#) [Contact Us](#)

Figure 23 – Contact Detail page successfully saved

15 Main Office and Branches

- Click 'Main Office and Branches' on the Enter Annual Report page (Figure 9).
- All existing data has been pre-loaded, and should mirror what appears on Mass.gov/dob under 'Find Banks and Credit Unions'
- Review all information to ensure it is accurate.

[State Agencies](#) | [A-Z Topics](#)

The Official Website of the Office of Consumer Affairs & Business Regulation (OCABR)
Consumer Affairs and Business Regulation

[Alert - No Active Alerts](#)
[Skip to main content](#)
[Need help resizing text?](#)

[Banking and Finance](#)
[Insurance](#)
[Consumer Rights and Resources](#)
[Licensing](#)
[Data Privacy and Security](#)
[Media](#)
[Agencies](#)

[Home](#) > [Enter Annual Report](#) > [Branch Summary](#)

[Logout](#)

Banks and Credit Unions - Branch Listing

Bank/CU Name: ABC Bank

Charter Type: Trust Company

Charter Date: 05/08/1990

Charter Number: 8152

Main Office: One Main Street, Cambridge, MA 02138

Federal Regulator: FDIC

Phone: 617-876-5500

Fax: 617-441-1421

Branches information - Please select 'N/A' for county when entering non Massachusetts branches

Address Line 1	Address Line 2	County	City	State	Zip	Action
2 Salem Street		Middlesex	Belmont	MA	02478	<input type="button" value="Edit"/> <input type="button" value="Delete"/>
1 ABC Way		Suffolk	Boston	MA	02108	<input type="button" value="Edit"/> <input type="button" value="Delete"/>
101 Allston Street		Suffolk	Boston	MA	02118	<input type="button" value="Edit"/> <input type="button" value="Delete"/>
202 Boston Street		Middlesex	Cambridge	MA	02138-1804	<input type="button" value="Edit"/> <input type="button" value="Delete"/>
100 Cambridge Street		Middlesex	Cambridge	MA	02142-1014	<input type="button" value="Edit"/> <input type="button" value="Delete"/>
780 Harvard Avenue		Middlesex	Cambridge	MA	02138-6831	<input type="button" value="Edit"/> <input type="button" value="Delete"/>
1 Elm Avenue		Middlesex	Cambridge	MA	02139	<input type="button" value="Edit"/> <input type="button" value="Delete"/>
333 Sycamore Street		Middlesex	Concord	MA	01742-2500	<input type="button" value="Edit"/> <input type="button" value="Delete"/>
1000 Main Street		Middlesex	Lexington	MA	02420-5301	<input type="button" value="Edit"/> <input type="button" value="Delete"/>
200 Beach Street		Middlesex	Lincoln	MA	01773	<input type="button" value="Edit"/> <input type="button" value="Delete"/>
222 Beacon Street		Middlesex	Weston	MA	02193-1529	<input type="button" value="Edit"/> <input type="button" value="Delete"/>

© 2014 Commonwealth of Massachusetts.
Mass.Gov® is a registered service mark of the Commonwealth of Massachusetts.

[Site Policies](#)
[Contact Us](#)

Figure 24 – Main Office and Branches page

Editing (Figure 25)

- a. Click on the 'Edit' button in the row you wish to modify
- b. The fields will become editable
- c. Make desired changes
- d. Click 'Save'

Adding (Figure 26)

- a. Click on 'Add New Branch' at bottom left of page
- b. A blank row will be displayed
- c. Add new branch record
- d. Click 'Save'

Deleting (Figure 27)

- a. Click on the 'Delete' button in the row you wish to remove
- b. The system will ask you to confirm
- c. Click 'OK'

PLEASE NOTE: BRANCH UPDATES REQUIRE APPROVAL FROM THE DIVISION'S LEGAL DEPARTMENT. PLEASE OBTAIN AUTHORIZATION FROM THE DIVISION PRIOR TO SUBMITTING THESE CHANGES VIA THE OARS PORTAL.

Mass.gov

State Agencies | A-Z Topics

Alert - No Active Alerts

Skip to main content

Need help resizing text?

The Official Website of the Office of Consumer Affairs & Business Regulation (OCABR)

Consumer Affairs and Business Regulation

Search...

in Office of Consumer Affairs

SEARCH

Banking and Finance

Insurance

Consumer Rights and Resources

Licensing

Data Privacy and Security

Media

Agencies

Home

>

Enter Annual Report

>

Branch Summary

Logout

Banks and Credit Unions - Branch Listing

Bank/CU Name: ABC Bank

Charter Type: Trust Company

Charter Date: 05/08/1890

Edit

Charter Number: 8152

Main Office: One Main Street , Cambridge, MA 02138

Federal Regulator: FDIC

Phone: 617-878-5500

Fax: 617-441-1421

Branches information - Please select 'N/A' for county when entering non Massachusetts branches

Address Line 1	Address Line 2	County	City	State	Zip	Action
2 Salem St		Middlesex	Belmont	Massachusetts	02478	Save Cancel
1 ABC Way		Suffolk	Boston	MA	02108	Edit Delete
101 Allston Street		Suffolk	Boston	MA	02118	Edit Delete
202 Boston Street		Middlesex	Cambridge	MA	02138-1804	Edit Delete
100 Cambridge Street		Middlesex	Cambridge	MA	02142-1014	Edit Delete
780 Harvard Avenue		Middlesex	Cambridge	MA	02138-6831	Edit Delete
1 Elm Avenue		Middlesex	Cambridge	MA	02139	Edit Delete
333 Sycamore Street		Middlesex	Concord	MA	01742-2500	Edit Delete
1000 Main Street		Middlesex	Lexington	MA	02420-5301	Edit Delete
200 Beach Street		Middlesex	Lincoln	MA	01773	Edit Delete
222 Beacon Street		Middlesex	Weston	MA	02193-1529	Edit Delete

Add New Branch

© 2014 Commonwealth of Massachusetts.

Mass Gov® is a registered service mark of the Commonwealth of Massachusetts.

Site Policies

Contact Us

Figure 25 – Branch edit in progress



30

Mass.gov

State Agencies | A-Z Topics

Alert - No Active Alerts

Skip to main content | Need help resizing text?

The Official Website of the Office of Consumer Affairs & Business Regulation (OCABR)
Consumer Affairs and Business Regulation

in Office of Consumer Affairs

SEARCH

Banking and Finance

Insurance

Consumer Rights and Resources

Licensing

Data Privacy and Security

Media

Agencies

Home > Enter Annual Report > Branch Summary

Logout

Banks and Credit Unions - Branch Listing

Bank/CU Name: ABC Bank

Charter Type: Trust Company

Charter Date: 05/08/1990

Edit

Charter Number: 8152

Phone: 617-876-5500

Fax: 617-441-1421

Branches information - Please select 'N/A'

Address Line 1	State	Zip	Action
2 Salem Street		02478	<div>Edit Delete</div>
1 ABC Way	Suffolk Boston MA	02108	<div>Edit Delete</div>
101 Allston Street	Suffolk Boston MA	02118	<div>Edit Delete</div>
202 Boston Street	Middlesex Cambridge MA	02138-1804	<div>Edit <div>Delete</div></div>
100 Cambridge Street	Middlesex Cambridge MA	02142-1014	<div>Edit Delete</div>
780 Harvard Avenue	Middlesex Cambridge MA	02138-6831	<div>Edit Delete</div>
1 Elm Avenue	Middlesex Cambridge MA	02139	<div>Edit Delete</div>
333 Sycamore Street	Middlesex Concord MA	01742-2500	<div>Edit Delete</div>
1000 Main Street	Middlesex Lexington MA	02420-5301	<div>Edit Delete</div>
200 Beach Street	Middlesex Lincoln MA	01773	<div>Edit Delete</div>
222 Beacon Street	Middlesex Weston MA	02193-1529	<div>Edit Delete</div>

Add New Branch

Message from webpage

Are you sure want to delete?

OK Cancel

© 2014 Commonwealth of Massachusetts.

Mass.Gov® is a registered service mark of the Commonwealth of Massachusetts.

Site Policies

Contact Us

Figure 27 – Branch deletion in progress

31

16 Attestation

All of the above steps must be completed in order to attest to the Annual Report.

Each of the four attestors—the Admin (President/CEO) and three Directors/Trustees—must log in separately and attest to the Annual Report. The attestation page can be reached from either the Main Menu page or the Enter Annual Report page.

***** The OARS website is accessible from any computer with an internet connection. *****

To attest, check the box beside your name and click the ‘Attest’ button. The row with your name will be the only one available (Figure 28).

ADMIN ONLY: All attestations can be removed by clicking on the ‘Undo Attestations’ link on the righthand side of the page. If a change needs to be made to the Annual Report after the attestation process has begun, the Admin must click this Undo button and all Attestors will have to re-attest.

The screenshot shows the 'Attestation Page' on the Mass.gov website. The page header includes the Mass.gov logo, navigation links for State Agencies and A-Z Topics, an alert for 'No Active Alerts', and links to skip to main content or need help resizing text. The main content area features the 'Consumer Affairs and Business Regulation' logo and a search bar. Below this is a navigation menu with links to Banking and Finance, Insurance, Consumer Rights and Resources, Licensing, Data Privacy and Security, Media, and Agencies. The breadcrumb trail shows 'Home > Enter Annual Report > Attestation'. A 'Logout' link is in the top right. The 'Attestation Page' title is followed by an 'Undo Attestations' link. A message states: 'Please attest to this year's Annual Report by first checking the box beside your name, and then clicking the 'Attest' button. Once you have attested, no changes can be made to any report pages unless the administrator of this report at your institution releases all attestations.' Another message states: 'The fourth person to attest should return to the Home page and submit the Report to the Division of Banks. Please contact the Division with any questions or problems performing these functions.' Below these messages is a table with four rows, each representing an attestor. The first row is for the President/CEO, and the next three are for Attestors. Each row has a checkbox, a text area for the attestation, and an 'Attest' button. The status 'No one has attested on this year's Annual Report' is displayed below the table. A 'Home Page' button is at the bottom left. The footer contains copyright information for 2014 Commonwealth of Massachusetts and links to Site Policies and Contact Us.

Role	Attestor Name	Attestation Text	Attest Button
President/CEO	I, Joe Smith of ABC Bank, hereby affirm that the attached report has been examined and is true and correct according to my knowledge and belief. I verify that I am the named person above, and that I am authorized to attest to and submit this report on behalf of this institution.	<input type="checkbox"/>	Attest
Attestor	I, Bill Smith of ABC Bank, hereby affirm that the attached report has been examined and is true and correct according to my knowledge and belief. I verify that I am the named person above, and that I am authorized to attest to and submit this report on behalf of this institution.	<input type="checkbox"/>	Attest
Attestor	I, Jan Smith of ABC Bank, hereby affirm that the attached report has been examined and is true and correct according to my knowledge and belief. I verify that I am the named person above, and that I am authorized to attest to and submit this report on behalf of this institution.	<input type="checkbox"/>	Attest
Attestor	I, Sam Smith of ABC Bank, hereby affirm that the attached report has been examined and is true and correct according to my knowledge and belief. I verify that I am the named person above, and that I am authorized to attest to and submit this report on behalf of this institution.	<input type="checkbox"/>	Attest

No one has attested on this year's Annual Report

Home Page

© 2014 Commonwealth of Massachusetts. Mass.Gov® is a registered service mark of the Commonwealth of Massachusetts. Site Policies Contact Us


Figure 28 – Attestation page with no attestations

Mass.Gov

State Agencies | A-Z Topics

Alert - No Active Alerts

Skip to main content | Need help resizing text?



The Official Website of the Office of Consumer Affairs & Business Regulation (OCABR)

Consumer Affairs and Business Regulation

in Office of Consumer Affairs

SEARCH

Banking and Finance

Insurance

Consumer Rights and Resources

Licensing

Data Privacy and Security

Media

Agencies

Home > Enter Annual Report > Attestation

Logout

Attestation Page

Please attest to this year's Annual Report by first checking the box beside your name, and then clicking the 'Attest' button. Once you have attested, no changes can be made to any report pages unless the administrator of this report at your institution releases all attestations.

The fourth person to attest should return to the Home page and submit the Report to the Division of Banks. Please contact the Division with any questions or problems performing these functions.

President/CEO	<input checked="" type="checkbox"/> I, Joe Smith of ABC Bank, hereby affirm that the attached report has been examined and is true and correct according to my knowledge and belief. I verify that I am the named person above, and that I am authorized to attest to and submit this report on behalf of this institution.	Attest
Attestor	<input checked="" type="checkbox"/> I, Bill Smith of ABC Bank, hereby affirm that the attached report has been examined and is true and correct according to my knowledge and belief. I verify that I am the named person above, and that I am authorized to attest to and submit this report on behalf of this institution.	Attest
Attestor	<input checked="" type="checkbox"/> I, Jan Smith of ABC Bank, hereby affirm that the attached report has been examined and is true and correct according to my knowledge and belief. I verify that I am the named person above, and that I am authorized to attest to and submit this report on behalf of this institution.	Attest
Attestor	<input checked="" type="checkbox"/> I, Sam Smith of ABC Bank, hereby affirm that the attached report has been examined and is true and correct according to my knowledge and belief. I verify that I am the named person above, and that I am authorized to attest to and submit this report on behalf of this institution.	Attest

The attestation process is complete.

Please click on the 'Home Page' button to go back to the Home Page and submit your annual report.

Home Page

© 2014 Commonwealth of Massachusetts.
Mass.Gov® is a registered service mark of the Commonwealth of Massachusetts.

Site Policies | Contact Us

Figure 30 – Completed Attestation page

34

17 Submission

After all four attestations have been completed, the Annual Report can be submitted to the Division of Banks. To submit your Report, return to the Main Menu page and verify that the message ‘The Annual Report can be submitted’ is visible. Check the box below this message, and click ‘Submit Annual Report’ (Figure 31).

After a successful submission, the Main Menu page will appear as in Figure 32.

Once your Annual Report has been submitted, the Division will review it for completeness and accuracy. If corrections need to be made, the Division will notify your institution, and the report will be made available to you again for editing. Please coordinate any required changes with the Division. (See ‘Contact Information’ section for detail.)

After your report has been submitted and approved, your contact information will remain available for year-round edits.

The screenshot shows the Mass.gov website for the Office of Consumer Affairs & Business Regulation (OCABR). The header includes the Mass.gov logo, navigation links for State Agencies and A-Z Topics, an alert bar stating 'Alert - No Active Alerts', and links to skip to main content or need help resizing text. The main header features the OCABR logo, the title 'Consumer Affairs and Business Regulation', a search bar, and a dropdown menu set to 'in Office of Consumer Affairs' with a 'SEARCH' button. Below the header is a navigation bar with links for Banking and Finance, Insurance, Consumer Rights and Resources, Licensing, Data Privacy and Security, Media, and Agencies. The main content area has a 'Home' link and a 'User Guide' link. The 'Main Menu' section prompts the user to 'Please select an activity:' and lists several links: View Annual Report, Attestation, Contacts, Current Annual Report Pdf, View Prior Annual Report Submissions (Current Reporting Year) (There are no pdfs to view), View Annual Report Archives (Prior Years) (There are no pdfs to view), Manage User Accounts, and Change Password. Below this, a message states 'The Annual Report can be submitted:' followed by a checked checkbox 'I want to submit this Annual Report' and a 'Submit Annual Report' button. The footer contains copyright information for 2014 Commonwealth of Massachusetts, a note that Mass Gov is a registered service mark, and links for Site Policies and Contact Us.

Figure 31 – Home page showing Annual Report is ready to submit

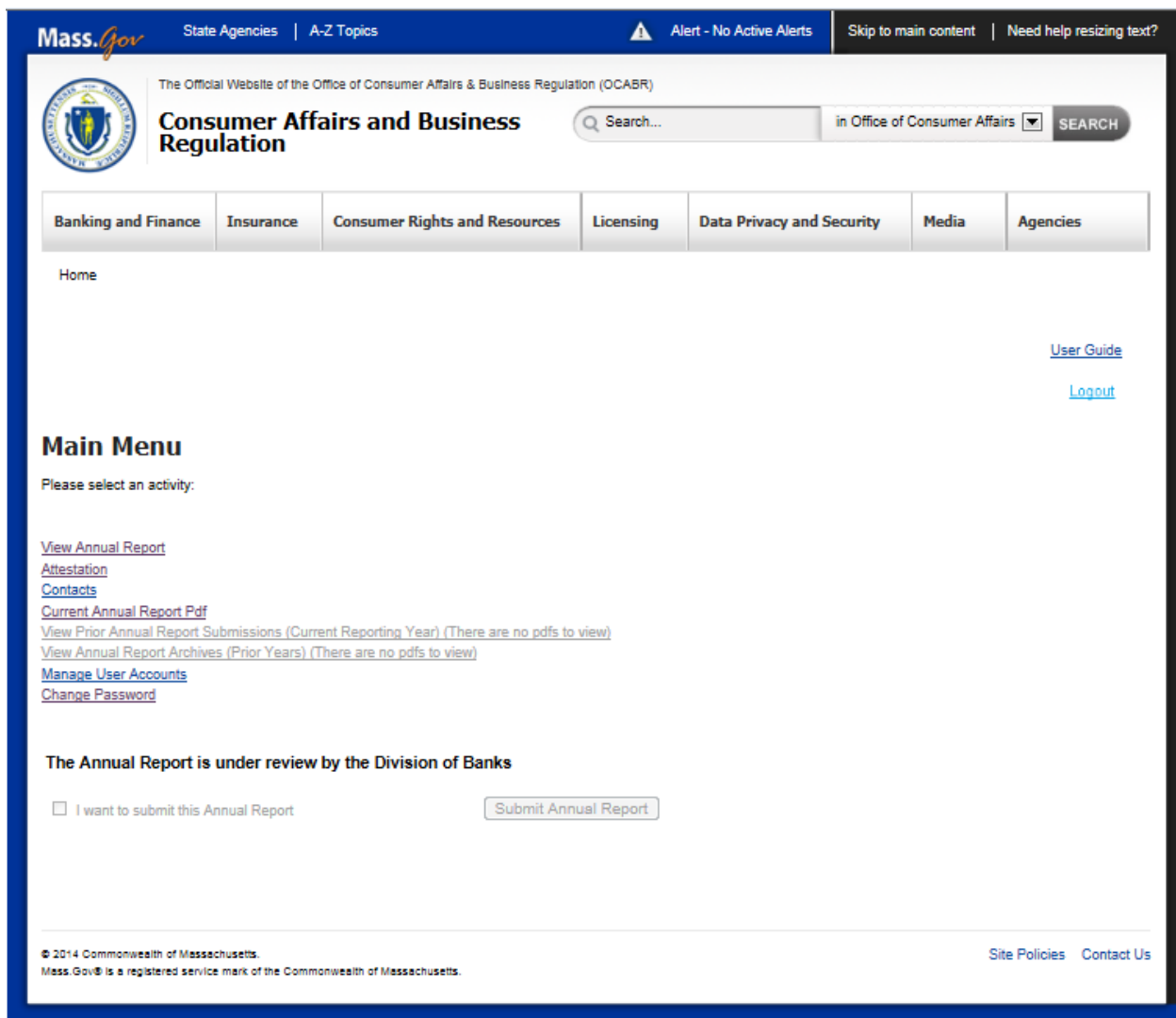


Figure 32 – Home page showing Annual Report has been submitted successfully

18 Contact Information

Division of Banks

1000 Washington Street, 10th Floor

Boston, MA 02118

617-956-1500

DOB_DIS@state.ma.us

Andrea Cipolla

Chief Director, Credit Union Supervision

617-956-1532

Andrea.Cipolla@state.ma.us

Michael Hensler

Regional Field Manager

617-956-1524

Michael.Hensler@state.ma.us

Alexis Leahy

Chief Director, Bank Supervision

617-956-1545

Alexis.Leahy@state.ma.us